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U. S. DEPARTMENT OF AGRICULTURE

PLANNING THAT PAYS

Achievements of Farm Families Who Are Teaming Up With the
FARMERS HOME ADMINISTRATION



THE SEVEN "SEES" OF THE FARM OWNERSHIP JOB

- I. SEE that loans are made to eligible families who need the help, who are worthy of the help, and who understand the benefits and obligations involved in teaming up with the Farmers Home Administration.
- II. SEE that the farms selected are farms on which it is possible for a qualified family to make a satisfactory living.
- III. SEE that the farms are put in livable and operable condition at the start.
- IV. SEE that the investment is not greater than the value of the farm from an earning capacity standpoint.
- V. SEE that a good farming system is adopted.
- VI. SEE that good farm management, home management, and money management methods are practiced.
- VII. SEE that farms are well maintained.



FOREWORD

The Farmers Home Administration was established to help farmers live better by farming better. It has two tools to do this job—credit and supervision. The manner in which credit and supervision may be combined to the borrowers' advantage is illustrated by the examples narratively and pictorially presented on the following pages.

This publication was planned and prepared by Paul V. Maris who served as Director of the Farm Ownership Program from its inception until December 1948. He is now a consultant on my staff making available to this agency the benefit of his experience and sound judgment. Much of the information and some of the pictures were supplied by county supervisors of the Farmers Home Administration serving in the counties where the respective borrowers reside. A form was provided by the National Office for submitting the statistical data. These data came from loan applications, appraisal reports, farm and home plans, and annual income returns contained in borrowers' official files. Statistical facts were supplemented from written records and by sidelights about borrowers and their families known to county supervisors or other employees of the Farmers Home Administration.

Thanks are extended to the families who have consented to the publication of their records in order that others may benefit from a knowledge of their achievements. Thanks are also extended to county and State FHA employees who supplied these records and to those who supplied similar records which could not be included. Practically all States and Puerto Rico submitted one or more borrower progress reports. Some of them were as fine examples of "planning that paid" as the records herein presented. But, it was not practical to publish all of them.

The borrowers whose stories are here told represent different geographic regions, type of farming areas, and systems of farming. Some of the farms cost much more than others. Some of the incomes received and expenditures for family living will appear large in comparison with others. There is a wide variation in crop yields obtained by these six borrowers. In reality, however, they cannot appropriately be compared one with another. Rather each record should be considered against the backgrounds of its environment. Viewed in this light each borrower's achievements are highly creditable. While these are stories of farm ownership borrowers, several of them started their climb up the agricultural ladder when as tenants they received supervised Production Loans.

Many farm ownership borrowers have had the benefit of soil-conservation plans prepared by employees of the Soil Conservation Service. The recommendations of county agricultural agents of the Extension Service with respect to local agricultural practices have been followed closely by supervisors in aiding borrowers with long-time and annual farm and home plans. Experiment station data have been freely used. This is as it should be. The Farmers Home Administration insists that its borrowers avail themselves of all such services. In fact, a major objective of the Farmers Home Administration is to make its borrowers independent of its financial and advisory assistance and help them to take their places in the ranks of successful home owning farmers using established credit and educational facilities.

DILLARD B. LASSETER,
*Administrator,
Farmers Home Administration.*

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PLANNING THAT PAYS

Achievement of Farm Families Who are Teaming Up With the Farmers Home Administration

Honest to Goodness Planning

This bulletin tells a story of planning that pays, pays in many ways, in dollars and cents, in better homes, and in greater security. It pays in the lives of people measured in terms of the clothes they wear, the food they eat, the protection of their health, the education of their children and the extent to which they have had a part in the business, social, political, educational and spiritual activities of their communities. It is planning in which farm families and employees of the Farmers Home Administration are "teaming up" to develop the best possible methods of farm management, home management, and money management. It is planning that is really influencing what actually happens on farms and in homes. It is "honest to goodness" planning. Unfortunately, all planning is not "honest to goodness" planning. Sometimes it is not very honest and not very good. Too often it is just "paper planning" to meet the requirements for getting a loan.

Superficial Planning

For more than 10 years the Farmers Home Administration and the administrations that have preceded it have vigorously condemned superficial planning. But there is still too much of it, too much planning that has little to do with quantity of food produced and stored for home consumption, the conservation of soil, the rates and dates of seeding various crops, the breeding or feeding of livestock, the amount of farm income obtained and whether it be applied to the retirement of debts, purchase of farm machinery, or education of children. The planning done by the Farm Ownership borrowers whose records are presented in this bulletin deals with all of these things and more. It is planning that has really helped, planning that has achieved worthwhile results.

Lesson for Supervisors

There is a lesson for many employees of the Farmers Home Administration in the records of these successful borrowers. It is that there is much more to "planning that pays" than merely recommending good farming in general terms. There is knowing bad farming

when you see it, knowing how to correct bad farming and how to convince borrowers that it pays to correct it.

If you do your part when you team up with borrowers to develop farm and home plans you must be able to see how farms can be divided into fields for most successful operation. You must know where fences and cross fences are needed; what combinations of grazing and forage crops will provide the cheapest and best feed for livestock throughout the year, what grass mixtures are best for the permanent pastures, the rates and dates of seeding various crops and the quantities and kinds of fertilizers needed, how to control pests and diseases. You need to know specific not just general methods of poultry management, hog management, dairy herd management and beef cattle management. You need to know systems of farming that are adapted to your community, and combinations of farm enterprises that work out successfully and those that do not. You need to be able to make estimates of income and expenditures so that you can figure with reasonable accuracy what kind of farming is likely to prove profitable and what kind is likely to prove unprofitable. You need to be able to analyze the records of groups of borrowers and compare the efficiency of various methods. You need to be able to give helpful advice about marketing farm products, purchasing supplies and making capital expenditures.

Lesson for Borrowers

There is a lesson in this bulletin for you if you are a Farmers Home Administration borrower and not succeeding as you should. That lesson is that you can make more money and live better if you do the kind of planning and kind of farming that these borrowers have done. To be sure they have been outstandingly successful, but their success has not been due to the fact that they have struck it lucky, hit the jackpot or possessed talents that you do not possess. If so, their records would not warrant publication for the benefit of others. You could then say, "They are out of my world. They are not like me. I can not expect to

do what they have done." But they are not out of your world. They are like you. You can do what they have done.

The farm families whose stories follow were all very poor at the start. They have experienced hardships, encountered difficulties, and met with discouragements just as you have. Most of them were sharecroppers or renters, or farm laborers whose worldly goods and chattels were worth only a few hundred dollars more than their debts. Some of them began to get ahead financially while they were operating with rehabilitation loans or production loans, but the reason they were getting ahead then was that they were planning better, farming better, and managing their business better. When they actually became owners of farms and knew they would not have to move every year or two they were in position to make plans for conserving and building up their land, adopting good crop rotation systems, seeding permanent pastures, and constructing better homes and farm buildings.

Lesson for All

The records of these six borrowers should teach yet another lesson to all who work together in the preparation of plans. It is that it takes time to achieve many farm and home plan goals. If you do not look beyond the year that lies just ahead you are not looking far enough ahead. It may take several years to get all of the land on the farm cleared or levelled or drained or seeded to pasture or otherwise brought up to its maximum production or carrying capacity. Feed and forage programs and numbers of livestock must be kept in balance. There is a time to pay debts and a time to invest money in household

furniture, or equipment or in such things as tools, machinery, and livestock which will increase farm earnings. There is such a thing as living beyond one's means. There is such a thing as putting the payment of debts and the accumulation of savings ahead of healthful and worthwhile living. When that is done the main purpose of all effort may be lost and the undertaker may arrive before essential comforts and conveniences are provided. One who is qualified to help others with farm and home planning understands such problems as these. He can see when things are going wrong. He can suggest remedies.

Committeemen Can Help

State and county committeemen may gain helpful information from the records of the successful borrowers that are here presented. These records set a pattern for the kind of planning the Farmers Home Administration advocates. Committeemen can exercise a powerful influence toward getting such planning and such farming done.

A Partnership Affair

This bulletin illustrates good planning and good supervision. It does not define them. It shows that good planning and good supervision are partnership affairs, that borrowers and supervisors are the partners, that each has a part to play. When each does his part, there will be "a pot of gold at the end of the rainbow." That pot of gold will be better living made possible by better farming. It will be a reward for making good plans, following them and altering them from year to year in the light of experience and in the light of ever changing conditions.

PLANNING PAYS IN SOUTHWESTERN VIRGINIA

Good Soil, Crop, and Livestock Practices Build Up O. H. Culbertson's Farm Among the Hills

The Otis H. Culbertson family with the help of the Farmers Home Administration, Virginia Extension Service, Production and Marketing Administration, and Tennessee Valley Authority has converted a 117-acre run-down farm which produced \$1,190 worth of products in 1939 to a well-improved, well-kept farm which produced \$5,650 worth of products in 1949. The farm is located among the hills of Scott County in southwestern Virginia about 2 miles north of Nickelsville. Thousands of poor hill farms in the Appalachian and Cumberland Mountains of Virginia, Tennessee, and Kentucky could be converted into productive farms by the methods which the Culbertsons have used.

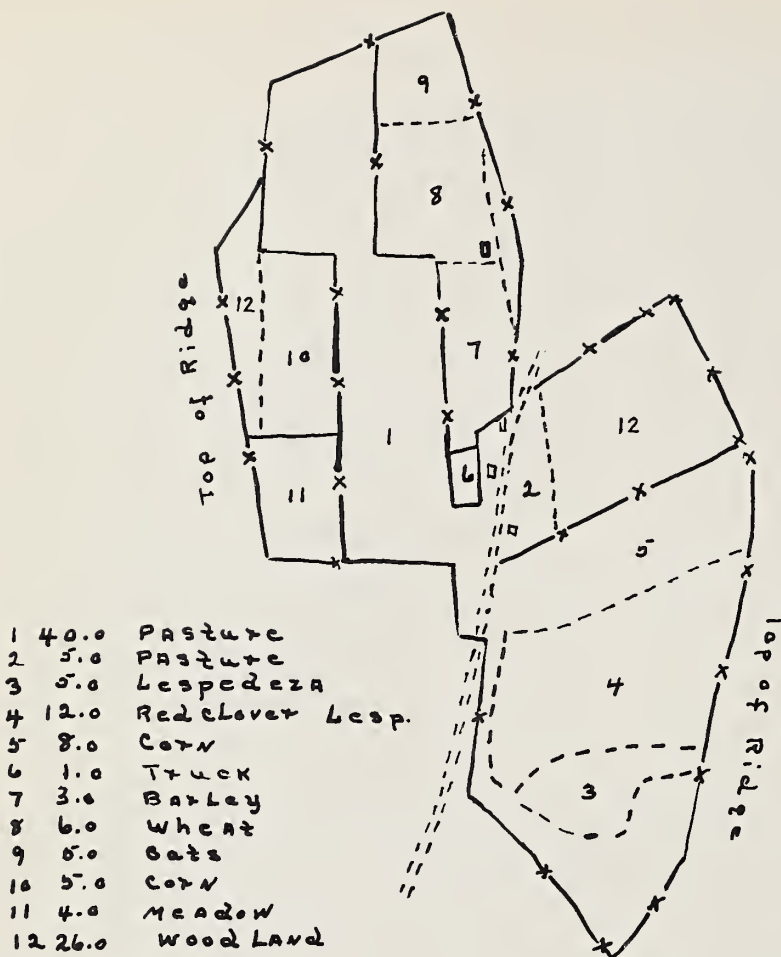
"You see, I was raised in this community." That is

how Mr. Culbertson explained why he selected the place he did when he was approved for a Farm Ownership loan by Scott County Farmers Home Administration Committee in 1938. The committee thought he should select a better farm, but he preferred to live among "The Hills of Home." He invested \$5,700 in the farm and improvements. Here is Mr. Culbertson's own story of his experience before becoming a farm owner.

"My father died at 33 years of age. My mother, brother, sister, and I lived in the old house on the place below here which you passed on the way in. I farmed from the time I was big enough to hold a plow. In those days I worked for wages in the winter to get enough money to farm the next summer. Before be-



At the upper end of The Gulch, a mile from the main highway, lie these sloping fields with the Culbertson farmstead nestled in the valley.



This map was made of the Culbertson farm in 1940. It was the basis for his long-range plan.



Where the private road leading up the gulch to the Culbertson farm branches off from the main highway.



Where Otis Culbertson, his sister, and brother spent their childhood days with their widowed mother.

ing accepted by FHA as an FO borrower, I had been a tenant for 20 years, the last 10 years of this time was spent on a run-down farm of 80 acres that belonged to an uncle who was a banker and who had no interest in farming. The land was so completely worn out that my uncle rented it to me for \$100 per year with the agreement that I pay the taxes and all improvements that I made would have to be paid for by me. Well, in that 10 years, and that was through the depression, I managed to pay the rent and taxes and provide a living for my family and built that old place up to where it was producing 50 to 60 bushels of corn per acre, when 10 to 12 bushels was good production at the start. As a result, at the end of 10 years I was as poor as when I began in dollars and cents, but a lot richer in experience * * *.

"I was working on WPA school building project when I was approved for my first loan. It was a Rehabilitation loan. Two years later we got our Farm Ownership loan."

Mr. Culbertson was 19 years old when he married. Mrs. Culbertson was 18. They have raised six chil-

dren. Three sons 20, 18, and 14 years of age, respectively, and a daughter 12 were still living at home in January 1949. Two daughters have married and left home.

Culbertson's Soil Improvement Program

Soil building has made the most significant, but by no means the only contribution to the Culbertsons' success. In 1939, the cropland was in a very poor state of cultivation. Mr. Culbertson said, "The fields had been plowed from hilltop to the valley. There were some very bad gullies. The pasture situation looked hopeless. With only four cows and two horses, I found myself having to feed by September first."

In March of 1940 the directors of the Scott County Soil Conservation Association approved the Culbertson farm as a "Unit Test Demonstration Farm." That definitely brought TVA and the Scott County Extension Agent and his assistant into the cooperating group along with Mr. Culbertson and Haskel P. Miller, the county FHA supervisor. A complete long-time farm plan was worked out. A map of the farm was made.

VIRGINIA AGRICULTURAL EXTENSION SERVICE

CERTIFIES
THAT

R. H. Culbertson

HAVING GROWN 136 BUSHELS CORN PER ACRE

IN 1948

IS

A MEMBER

OF

THE VIRGINIA 100 BUSHEL CORN CLUB

T. B. Hutcherson
Dean of Agriculture, V. P. I.

L. D. Dietrich
Director, Agricultural Extension Service

H. F. Duntson
Head of the Agronomy Department, V. P. I.



R. H. Hart
Agronomist, Agricultural Extension Service

J. E. Delp
County Farm Demonstration Agent

Haskel P. Miller
County FHA Supervisor

Culbertson's One Hundred Bushel Corn Club Certificate.



"I considered this 5 acres absolutely worthless when I moved here. Now it is in Ladino Clover and Orchard Grass." Lime heap in foreground will soon be spread upon the land.

Heavy applications of barnyard manure have much to do with high yields of corn and tobacco on Culbertson farm.



Otis Culberston tells Scott County FHA Supervisor Haskell P. Miller that the gullies on this field were once waist deep. Brush, straw and weeds have helped to fill them.



Strips 18 corn-rows wide are cultivated on the contour. It was on an acre near the haystack in the background that Mr. Culbertson produced 136 bushels of corn in 1948.

Fields were numbered. A program for each field was developed. Mr. Culbertson reports:

"All these fields have been changed to contour strip cropping. All the gullies have been healed by the use of straw, leaves, weeds, manure, and are now in good sod and are never broken. We reseed and fertilize them every year to maintain a good sod for water drainage. The strips are about 18 corn rows wide and are rotated with a 3-year crop rotation. All our cropland has been limed at the rate of 3 tons of ground lime per acre. About 1,500 pounds of commercial fertilizer is being used in a 3-year rotation plus some TVA and AAA phosphate."

County Supervisor Miller adds:

"Pasture has been fertilized and limed to the extent that one cow and calf can graze on $1\frac{1}{8}$ acres. By sowing Ladino clover and orchard grass he can graze one head per acre. The big improvement that I have noticed is that at first there were a large number of bare spots which were eroding but now no excess water runs off, therefore, the plant food and topsoil are not carried away. More cropland will be converted to pasture in 1949-50. The maintenance and fattening quality of the pasture grass is better by far than in 1939. The pasture grass does not completely disappear as it did before applying lime and fertilizer. This illustrates a case where it is more economical to fertilize and lime pasture rather than try to buy or clear more land for pasture."

Culbertson's Cropping Program

Burley tobacco, corn, alfalfa, and wheat are the principal crops on the Culbertson farm. Tobacco is the principal cash crop. A 3-year rotation is followed. In 1939, the tobacco yields were 1,200 pounds per



Registered O. I. C. Sow and Boar. Culbertson's produce their own pork and sell foundation stock to neighbors.



The beef animals on the Culbertson farm are of the Hereford breed. Registered bull stands in center of group.

acre. They are now 2,600 pounds and 3,000-pound yields are anticipated in the near future.

In 1939 corn yields were 40 bushels per acre. They average around 100 bushels now. Mr. Culbertson received a certificate from the Virginia Agricultural Extension Service indicating that he grew 136 bushels of corn on a measured acre in 1948. He thus became a member of the Virginia "One Hundred Bushel Corn Club."

Wheat yields have increased from 10 bushels per acre in 1939 to 35 bushels per acre in 1948. Two acres of certified wheat were produced in 1948.

With respect to the Culbertson's cropping program, County Supervisor Miller says:

"Increased yields per acre were not accomplished by a hit-and-miss method but by careful and thorough planning. Tobacco is fertilized at 2,000 pounds per acre plus nitrogen and topped to produce a large percent weight of higher priced tobacco; corn yields are increased by use of more plant food, adapted hybrid seed, and closer rows ($2\frac{1}{2}$ feet), and more stalks per acre.

"This farm has been used as a demonstration plat for hybrid seed corn, yields being up to 180 bushels per acre.

"Alfalfa is a great asset to Mr. Culbertson. Feeding costs have been cut considerably since he has been growing alfalfa. At present, Ladino clover is being given considerable attention and promises to be of great value as pasture."

Culbertsons have a young orchard. Mr. Culbertson said, "I planted fruit trees along that gully (apples, plums, cherries). I am going to get something out of it after all."

Culbertson's Livestock Program

"Mr. Culbertson had only subsistence livestock of mixed breeding at the time he became an FO borrower.

"The plan followed at first was to purchase a registered bull through a cooperative loan and also buy some purebred heifers. From that point he increased his herd and improved the quality of stock. For milk cows he purchases heifers from dairy herds. The family makes and sells home-made cheese from the surplus milk. In recent years the bull has continued to be used by the community. I believe in the future that Mr. Culbertson will sell registered cattle.

"Mr. Culbertson keeps and sells registered O. I. C. hogs. He tries to sell all surplus pigs as breeder stock.

"Livestock income has increased 11 times since his acceptance on the program. The quality of calves produced is better. Participation of the children in 4-H Clubs has contributed to their education.

"The poultry on this farm was mostly for home use. Adequate housing was available. During years 1940-46 the flock was not given much consideration as to increasing numbers. A new group of pullets replaced old hens each fall, the hens being sold on the market. Records were kept and considerable profit was made for the size of the flock. During 1947-48 more consideration was given to certified pullets. He



Culbertson's 4-H Club calf. All of the six children have been 4-H Club members.

is now planning to construct a poultry house which will hold 250 hens.

"Broilers are only produced for home use during the season and frozen for later use.

"The receipts from poultry and products sold have increased four times since his acceptance on the program. He is now buying purebred (New Hampshire Red) pullets and concentrating on production.

"These pullets were given good quarters and starting and growing mash until 3 months of age. At that

The Culbertson's New Hampshire Reds are of a high egg-producing strain. Most of the poultry feed is home grown.



time, they were put on a home-grown feed ration of ground yellow corn, ground oats, and ground wheat, with plenty of clean water and buttermilk. They were then allowed to run on a good pasture of Ladino clover and alfalfa. These pullets commenced laying at the age of 4½ months and now at 6 months, 85 percent are laying.”¹

Culbertson's Live-at-Home Program

The Culbertson's Live-at-Home Program is outstanding as to quantity, quality, and variety. The value of products produced on the farm averaged \$610 from 1940 to 1943, inclusive, and \$1,327 from 1944 through 1948. The annual expenditure for foods purchased averaged \$88.10 from 1939 through 1948. As many as a thousand quarts of fruits and vegetables have been canned in a year. There is an abundant supply of cured meats, potatoes, apples, etc. There is a well-filled deep freezer as well as a large electric refrigerator. Cheese is made from surplus milk and shipped to points throughout the county. The amount of food stored and canned is three times what it was in 1939.

The timber land also makes a large contribution to the live-at-home program. Mr. Culbertson says: “If you figure firewood and posts along with building material, I think I have gotten \$3,000 worth off that hillside. It has supplied the timber for every building we have put up.”

Culbertson's Building Program

“The house was unfinished when the farm was purchased. A concrete work porch has been built. This porch is 9 by 28 feet and is screened in and furnishes a nice clean place to carry on the canning and other work. Front porch has also been rebuilt and screened. All windows have been screened. A concrete basement has been built which is about 10 by 20 feet. Concrete walks have been made to the front gate and to the outbuildings. A large new barn was built on the same site as the old barn which was very dilapidated and dangerous. The old poultry houses which were also very dilapidated have been torn down and replaced. A large cistern was installed which furnishes water needed at the barn and is also siphoned to the house where it furnishes water for the home. A good tobacco grading and storage house has been built. This building is 24 by 36 feet with a concrete foundation. All buildings are covered with vulcanized and aluminum roofing. A new outbuilding has been built recently. This building is 12 by 20 and has a full

size basement which is constructed of concrete blocks with a concrete floor. This basement will be used for laundry purposes and a shower bath. The upper story will be used for storage and workshop.

“A large spring is just 200 feet from the house which will be built into a concrete block building and an electric pump installed to furnish water under pressure for the home. The home and all outbuildings are wired and have electricity” (Haskel P. Miller).

Culbertson's Money Management Program

That the Culbertsons have followed a sound money management program is reflected by the record of their annual capital expenditures. They have never spent beyond their means. Investments to increase income and investments to improve the welfare and comfort of the family have been well-balanced. Farm and home plans have indicated the contemplated capital expenditures. There follows a list of items purchased or investments made by years and the amounts involved:

Year	Item	Amount
1940.....	Pressure cooker.....	\$9. 50
	Farm machinery.....	21. 60
1941.....	Corn drill.....	25. 00
	Cow, heifer, and calf.....	75. 00
1942.....	Wagon.....	154. 00
	Household furniture.....	51. 00
	Livestock.....	55. 00
1943.....	New buildings.....	80. 85
	Machinery and equipment....	42. 70
	Livestock.....	233. 00
	Kitchen sink.....	12. 00
1944.....	Horse.....	100. 00
	Building improvements.....	70. 00
	Tools.....	17. 40
1944.....	Kitchen range.....	55. 00
	Radio.....	26. 50
1945.....	Livestock.....	500. 00
1946.....	Household furniture.....	333. 00
	Building and farm improve- ment.....	298. 00
	Other.....	129. 00
1947.....	Tobacco barn.....	300. 00
	Farm machinery.....	159. 00
	Other.....	359. 00
1948.....	Household improvements, in- cluding electrification.....	846. 00
	Farm machinery, including electric feed grinder.....	354. 00
	Building improvements.....	350. 00
	Cattle.....	510. 00
	Other.....	200. 00

¹ Statement by Haskel P. Miller.



The Culbertson's deep-freeze unit is well filled with home-grown products.



The Culbertsons cure an abundant supply of home-produced meats.

Culbertson's Program of Participation in Community Affairs

Mr. Culbertson describes the family's program of participation in community affairs as follows:

"We always have been interested in the affairs of the community. Our children have been taught to obey and respect the laws and the rights of others. We are interested in church affairs and attend regularly. We are also interested in having better schools and see that our children attend school regularly. Each child has

been a member of 4-H Clubs. We have cooperated with club leaders by financing the children's projects and working to keep the children interested. We take pride in exhibiting our farm products at our county fair. We have won many prizes and blue ribbons on our exhibits. We attend all farm meetings and take an active part. The family has been 100 percent 4-H Club members and in 1947 they placed 12 out of 13 exhibits at the county fair. They won six first prizes, five second prizes, and one third prize."

TABLE I.—Record of O. H. Culbertson's Financial Progress

Year	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948
Cash farm income	\$1, 190	\$1, 272	\$1, 258	\$2, 388	\$2, 748	\$3, 612	\$2, 607	\$3, 499	\$4, 627	\$5, 650
Value of products produced for home use		665	600	525	650	1, 466	1, 460	1, 470	1, 120	1, 120
Family living expenses	221	293	350	448	259	421	506	649	1, 131	1, 219
Farm operating expenses		500	361	507	600	766	693	738	964	963
Net cash farm income		236	257	1, 393	1, 889	2, 424	1, 407	3, 499	2, 532	3, 468
Gain in net worth		633	276	535	2, 535	2, 838	2, 076	2, 119	4, 753	4, 750
Accumulated net worth	1, 267	1, 900	2, 176	2, 711	5, 246	8, 085	10, 161	12, 280	17, 003	21, 750
Payments on farm purchase debt		236	257	600	800	1, 746	600	1, 251	1, 027	15
Amounts ahead of schedule on farm payment			10		353	906	2, 406	2, 760	3, 765	4, 545

PLANNING PAYS ON A SOUTH CAROLINA COTTON FARM

Increased Income Leads to Increased Participation in Community Life by Theodore Roddey and His Family



Roddey's six-room residence built in 1945. Because of deferment of construction during war, Roddey's lived for 3 years in old house which was on farm when it was bought. In November 1944, Mr. Roddey wrote: "It is raining in on us. Something must be done." This house was the answer to his plea. It is Farm Security Administration House Plan No. 316-94B and was built at a cash cost of \$2,250. In addition, \$450 worth of lumber cut on the farm went into it.

"We hesitated to approve Roddey's application for a Farm Ownership loan. He had all that gang of kids. Most of them were too little to help much. Besides he owed us more than \$700 on his Rehabilitation loan." That is how William T. Oates, York County FHA Supervisor, describes the way he and the county FHA committee felt about the Roddeys and their 12 children back in 1942. But the Roddey's reputation for honesty, industry, and farming ability won out. They got the \$3,209 loan they applied for and 2 years later they got a supplemental loan of \$1,051. This brought their investment in their 100-acre farm

and farm home up to \$4,260. Seven years later, as a result of good planning and good farming, the Rehabilitation loan had been paid in full and their Farm Ownership debt had been reduced to \$694.

Setting of the Theodore Roddey Farm

The Theodore Roddey farm is located in the Liberty Hill community of York County which is in the north central part of South Carolina. Census data reveal that 49 percent of this county's 4,043 farms are operated by Negroes. Fifty-nine percent of its farms are operated by tenants. Two-thirds of the farms are less



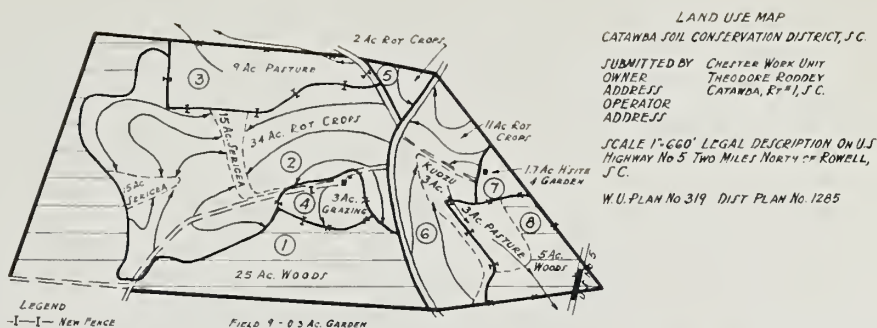
It is the custom in the Roddey home to "ask the blessing" before meals.



Mrs. Roddey starts gathering peas from the home garden for a family dinner. Onions and cabbage may be seen in the background.



Two of Roddey's New Hampshire Reds are headed for the frying pan. Their 1949 Farm and Home Plan calls for 130 chickens for home consumption.



Land use map of Roddey farm showing location of fields, terraces and wooded areas. Prepared in 1943, it provided the basis for long-range plans.

than 70 acres in size. Cotton accounts for around two-thirds of the value of the products sold, and live-stock and livestock products for the most of the other third. The Liberty Hill section of York County presents a pleasing appearance with fields of irregular sizes and shapes, sloping terrain, and a landscape dotted with wooded areas.

Much of the land in York County has been cotton farmed for years. Soil building and soil conservation are greatly needed. Insecure land tenure and inadequate land resources handicap many York County farmers, both white and colored. The Roddey farm when purchased was typical of other York County farms, and Roddey faced the same problems. A better system of farming as well as better methods of farming account for the Roddey's progress. There is a difference between "systems of farming" and "methods of farming" which both county FHA supervisors and FHA borrowers often overlook. The Roddey's have partly completed the transition from a system of straight cotton farming to a system of well-balanced diversified farming. Their methods of farm management, home management, and money management have been improving as their system of farming has been changing for the better.

"We are headed up." That is the way Theodore Roddey expressed the situation on May 19, 1949, and it is true that they had climbed a long way from the starting point when their worldly goods, as listed on their "Family Information Schedule" bearing the date April 9, 1942, consisted of \$140 worth of machinery and equipment, \$250 worth of work stock, \$257 worth of cows, pigs, and chickens, and \$130 worth of household goods. Their rehabilitation debt of \$716 lacked only \$315 of being as great as all their assets. Quite

literally, the Roddey Farm Ownership loan was a character loan.

Five-Year Plan Sets the Initial Goals

The first plan in Theodore Roddey's official folder in the York County FHA office is a 5-year plan bearing the date May 7, 1942. It was made 3 months before the Roddey loan was closed. A knowledge of how the farm would be operated and the results that might be expected was, of course, essential to a decision as to whether the loan should be made. The agreements reached with Mr. Roddey as to the system and methods of farming he was to follow were also to be the basis of subsequent supervision after the loan was approved. Accordingly, Supervisor Oates and applicant Roddey made a careful inspection of the farm and agreed upon what should and would be done in the way of kind and source of cotton seed, date and rate of seeding, kind and amounts of fertilizers, which crops would follow which crops in his rotation plan, etc. They considered the present and potential livestock carrying capacity of the farm and planned to increase the dairy herd accordingly. They planned methods of corn and small grain production in a similar manner. The 5-year plan so formulated called for 13 acres in cotton, 12 in corn, 12 in oats, 13 in hay, 48 in timber, and the balance in garden and miscellaneous crops at the start.

It was estimated that 300 pounds of lint cotton would be grown per acre in 1943 as a result of the improved practices planned. This, it was thought, would be increased to 400 pounds per acre by 1947. Within that same period corn yields were to be increased from 14 to 30 bushels, oat yields from 19 to 30 bushels, and hay yields from a half ton to a ton to the acre. Milk



Oat yields have more than doubled on the Roddey farm as result of soil improvement practices. Son driving tractor while father operates binder.



York County FHA Supervisor William T. Oates explains to State F. O. Chief Carroll S. Mills that the *Lespedeza Serecia* on this low land prevents erosion at terrace outlets and provides three cuttings of hay.



These fence posts 6 to 8 inches in diameter have been cut from Roddey's timber stand as part of the "thinning process." Roddey has about 30 acres in well managed woodland.

cows were to be increased from 3 to 8 and hens from 60 to 120. Thirteen hundred cans of fruits and vegetables for family consumption were to be put up annually by the end of the 5-year period.

A Soil Conservation Plan Was Developed in 1943

In November 1943 the Soil Conservation Service technician together with the county supervisor went over Roddey's farm and worked out a complete soil-conservation plan with Roddey. All this was agreed upon, and the plan was signed by Roddey and the soil-conservation supervisor. By December 1947 this plan needed revising, so the Soil Conservation Service technician and the county supervisor met at the Roddey farm together with Roddey and rewrote his soil-conservation plan to comply with new conditions which had arisen. The Soil Conservation Service has worked very closely with the Farmers Home Administration in developing this plan. An aerial map of the farm furnished the basis for the land use map reproduced on page 13. The boundaries of eight fields or wooded areas and the acreage in each are indicated. About two-thirds of the farm fell in class II, described as "Gently sloping, red sandy land with more than half of topsoil gone. Needs a water disposal system, terraces, and a rotation with half the land in cover." Most of the remaining third of the farm fell in class III, described as "Rolling, red sandy land with more than

half the topsoil gone, and with a few shallow gullies. Where cultivated, needs a water-disposal system, terraces, and a rotation with two-thirds of the land in close-growing crops." A small area along the northern boundary of the farm fell in class IV, described as "Steep, red sandy land with more than half of topsoil gone, and with a few deep gullies. Best suited to perennials or trees."

The acres of land to be devoted to various purposes before and after the land use plan was put into effect are summarized in table II:

TABLE II.—*Land Use Before and After Planning*

Land use	Acres ¹	
	Before plan	After plan
Cultivated	48	50
Permanent hay	2	6
Pasture or range	2	12
Forest range or wooded pasture	6	5
Woodland	31	25
Idle	9	0
Miscellaneous	2	2
Total acreage ¹	100	100

¹ All acres are approximate.



On May 19, 1949, Roddey's five dairy cows graze improved pasture seeded previous October. Thick stand of Ladino Clover is practically concealed by taller Kentucky 31 Fescue.

The specific treatment to be accorded each field was covered in a written agreement signed by Mr. Roddey and a representative of the Soil Conservation Service. Portions of the agreement are copied below.

Roddey's 1949 Farm and Home Plan

Theodore Roddey's Farm and Home Plan for 1949 like those for the three preceding years is quite complete in all details. It calls for 20 acres in cotton, 10 acres in oats, 5 acres in wheat, 20 acres in corn, 15 acres in hay, 1 acre in truck for home use, and 1 acre in sweetpotatoes. Cotton is to receive 600 pounds of 4-10-6 fertilizer with a side dressing of 200 pounds of nitrate of soda per acre; hybrid corn is to be planted with 500 pounds of 4-10-6 mixed fertilizer and 300 pounds of nitrate of soda.

His cows had increased from 3 in 1942 to 10 in 1947. He realized that he did not have sufficient pasture to graze that many cows, so he sold the older cows and the ones that did not show up so well reducing his herd down to five head. Part of these were sold in 1947 and part in 1948.

The family living program calls for canning 900 quarts of fruits, meats, and vegetables, butchering four 300-pound hogs, one 350-pound veal and consuming 130 chickens; storing 60 bushels of potatoes, 3 bushels of beans, 35 gallons of sirup, and 300 pounds of lard.

Page 4 of Roddey's Farm and Home Plan for 1949 appears on page 17. Tables E and F show what the family expects to expend for various items related to family living and farm operation. Table G reveals that no capital expenditures are contemplated and

Practices	Field Nos. ¹	Work schedule		Establishment of practices
		Unit (acres)	Year	
Strip rotation.....	2	34	1944	The farmer agrees to establish and follow a 3-year strip rotation of cotton or corn, cotton or corn, small grain followed with lespedeza. Every third terrace will be seeded to grain followed with lespedeza and the intervening 2 terraces will be seeded to cotton or corn. Strips will be from terrace channel to terrace channel. Corn will be interplanted with cowpeas, and cotton will be followed by a winter cover crop; 2 acres of trucks will be substituted for row crops in this field in each rotation.
Annual grazing.....	4	3	1945	The farmer agrees to cover this field with manure and apply 2 tons of lime, and seed 40 pounds of pearl millet in the spring of 1945. The millet will be followed with a seeding mixture of 2 bushels of oats, 2 bushels of barley, and 20 pounds of vetch per acre. If the farmer is unable to get pearl millet he will use sudan grass instead. This grazing plot will be fertilized once each year with at least 300 pounds of complete fertilizer or 6 tons of manure per acre.
Pasture.....	3, 8	5 4 3	1944 1945 1946	The farmer agrees to clear the remainder of field No. 3 and the area shown on the land use map of field No. 8, leaving only a few trees for shade and seed it with annual lespedeza and let it remain for 2 years. After this treatment the farmer will apply 1,500 pounds of lime and 400 pounds of superphosphate per acre and seed 5 pounds of Dallas grass seed, 15 pounds of lespedeza, 2 pounds of White Dutch clover per acre. There is a fair stand of Bermuda grass present. The farmer agrees to furnish material and build new fences as shown on the land use map.
Woodland improvement.	1, 8	25	1944	This forest is composed largely of pine of various ages and conditions, and a few hardwoods. The farmer agrees to cut only the diseased, crooked, matured, and otherwise undesirable trees for firewood as needed. Healthy, straight, vigorous trees will be left for crop trees. Brush left from cuttings will be scattered over the land and also used to make brush dams.

¹ See circled numbers on land use map for identification of fields.

E. CASH FAMILY-OPERATING EXPENSES

	PLAN	*ACTUAL
Food	\$ 240	\$
Clothing	300	
Personal care	40	
Health	25	
Houschold operating	55	
House repair and sanitation	10	
Minor furnishings and equipment	25	
School, church, recreation	200	
Life and burial insurance	60	
TOTAL	\$ 1055	\$

F. CASH FARM-OPERATING EXPENSES

	PLAN	*ACTUAL
Feed	\$ 40	\$
Crops and garden; Seed \$ 20		
Fertilizer \$ 400	420	
Livestock expense	30	
Auto and truck expense	200	
Tractor expense and hire	100	
Machinery repairs and hire	30	
Hired labor	9	
Farm building and fence repair	23	
Prop. taxes \$ 45		
Water \$		
Income tax \$	45	
Interest \$		
Rent \$		
Insurance \$ 45	45	
TOTAL	\$ 935	\$

G. CAPITAL EXPENDITURES

HOME EQUIPMENT, FARM EQUIP- MENT, LIVESTOCK, AND MAJOR BUILDING REPAIRS:	PLAN	*ACTUAL
	\$.....	\$.....
<i>None Contemplated</i>		
TOTAL	\$.....	\$.....

H. USE OF FHA LOAN FUNDS

ITEM	AMOUNT
	\$.
<i>None Contemplated</i>	
TOTAL	\$.

I. SOUNDNESS OF YEAR'S BUSINESS

	PLAN	*ACTUAL
CASH FARM INCOME:		
1. Crop sales (Table B)	\$2780	\$
2. Livestock & Prod. Sales (Table C)	440	
3. ACP \$ Other farm \$	65	
4. Total cash farm income (add 1 through 3)	\$3285	\$
CASH OPERATING EXPENSES:		
5. Family operating (Table E)	\$1055	\$
6. Farm operating (Table F)	835	
7. Total cash expenses (5 plus 6).	\$1890	\$
NET CASH INCOME:		
†8. Net cash farm income (4 minus 7)	\$1395	\$
9. Income off farm	500	
10. Net cash income (8 plus 9)	\$1895	\$

J. CASH SUMMARY

	PLAN
1. Cash carry-over (bottom page 1)	\$ 570
2. Current loan (Table H)	8
3. Total cash income (Table I, add lines 4 and 9)	3785
4. Total all cash (add 1 through 3)	\$4355
5. Total cash expenses (Table I, line 7)	\$1890
6. Capital expenditures (Table G)	0
7. Total expenditures (5 plus 6)	\$1890
8. Balance available (4 minus 7) for	\$2465
A. Debt payments	2035
B. Reserve	430

K. DEBT REPAYMENT SCHEDULE

TO WHOM OWED	AMOUNT TO BE PAID	SOURCE OF FUNDS AND DATE OF PAYMENT
Land debts.	\$ 700	See Table A
Chattel and crop liens	1335	
Unsecured debts		
TOTAL	\$2035	

We agree to follow this plan and to discuss with the County Supervisor any important changes that may become necessary.

Theodore Rodley 1-6-49
(Borrower's signature) (Date)

(Wife's signature) (Date)

William Oates 1-6-49
(County or City) (Date)

*Actual columns are not to be filled in until el. year.
†Also consider changes in inventory which will result from this plan.

table H that no FHA loans will be obtained. Table I shows that anticipated cash farm income will exceed anticipated cash expenditures by \$1,395 (line 8). The \$500 off-farm income listed as item 9 in table J is what Theodore Roddey is to receive for instructing veterans who are receiving GI training.

It will be noted by reference to table J that the Roddeys started the year with a \$570 cash carry-over (item I). If the income and expense estimates prove to be accurate, they will end the year with \$2,035 for debt reduction and a \$430 reserve for starting the new year. As indicated in table K, \$2,035 will retire both the Farm Ownership debt and the tractor debt and leave the Roddeys debt free.

How the Roddey Plans Have Worked Out

The outcome of the plans, to which the Roddeys, the Farmers Home Administration, the Soil Conservation Service, and the South Carolina Extension Service have all made contributions, is reflected in the community life of the Liberty Hill community, the home life of the Roddey family, the condition of the Roddey farm, and the record of financial progress found in official FHA files.

Consider first the Liberty Hill community and the Roddey family. Side by side in a wooded grove a half mile from the Roddey home stand the Liberty Hill Baptist Church and the Liberty Hill Soil Conservation Hall. The church is a cement-block structure, attractive outside and far better furnished inside than the typical church in the open country. Theodore is a member of the board of deacons of this church, chairman of the finance committee, and a teacher in the Sunday School. Mrs. Roddey is president of the Home Missionary Society. She is also president of the Negro Home Demonstration Club. Five of the Roddey children sing in the church choir. An older

boy is president of the junior choir. Three of the girls are active in the Junior Home Missionary Society. As the Roddey income has increased their contribution to the church has increased. (See table E of 1949 Farm and Home Plan.)

Theodore Roddey is president of the Liberty Hill Soil Conservation group which includes 14 Negro farmers in its membership. The activities of the group are apparent in the general appearance of the countryside.

There are 12 living children in the Roddey family—7 sons and 5 daughters. One child, a twin, died at an early age. Four of the children work off the farm at present. One is a bricklayer, another is employed in a textile plant, one is a member of the armed forces, and one of the daughters is teaching school. It is the aim of the parents, who were themselves unable to continue in school beyond the eighth grade, to give all their children a high-school education. Two of Roddey's children have finished high school. One of these had 2 years in the State College in Orangeburg, S. C., before going into the Army. Four more children will finish high school in 1950. The daughter now teaching school expects to earn enough to pay her way through normal school. The Roddey house is attractive, well furnished, and comfortable: It is electrically lighted and vastly superior in all respects to the houses occupied before the transition was made from renter to owner.

The soil-conservation plan has been carried out on the Roddey farm. The accompanying pictures show the well maintained terraces, the alternate strips of oats and cotton, the improved pastures, and terrace outlets seeded to lespedeza serecia. The goals of cotton, corn, and small grain acreages and yields set up in the original 5-year plan have all been surpassed. Cotton is yielding around a bale to the acre of lint cot-

TABLE III.—*Statistical Record of Theodore Roddey's Financial Progress*¹

Year	1943	1944	1945	1946	1947	1948
Cash farm income	\$1, 166	\$1, 953	\$2, 623	\$3, 172	\$2, 930	\$3, 294
Value of products produced on farm for home use . .	600	575	650	950	975	960
Cash family living expenses	358	572	817	934	910	1, 155
Cash farm operating expenses	320	510	597	637	800	738
Net cash farm income	588	871	1, 239	1, 601	1, 220	1, 941
Gain in net worth	1, 585	204	1, 551	2, 160	758	1, 210
Accumulated net worth	2, 290	2, 494	3, 045	5, 205	5, 966	7, 176
Payments on farm purchase debt	139	185	740	1, 200	800	1, 054
Amounts ahead of schedule on farm payment	0	0	555	1, 570	2, 185	3, 054

¹ Based on annual income returns, 1943-48 inclusive.



Congregation of the Liberty Hill Baptist Church which has around 250 members. The Roddey family are active workers and liberal financial supporters. Theodore Roddey stands at the extreme left. Before becoming farm owners they were too poor to contribute much to the church.



Directors of the Liberty Hill Soil Conservation Group. Theodore Roddey, standing at the left end of the front row, is president of the group. Significant progress in soil conservation has been made in Liberty Hill community under leadership of this group of men.



The Roddeys on their front porch, May 19, 1949. Eight of the 12 children were at home.

ton, oats around 40 bushels, and corn around 20 bushels. County FHA Supervisor William T. Oates says, "Some 10 or 15 acres have been cleared and brought into cultivation since this farm was purchased. The borrower's cotton crop is planted from seed obtained directly each year from a pedigreed seed breeder. It is grown under the breeder's supervision and seed is purchased by him for resale at a premium of 10 cents above the market price. Some 2,000 pine seedlings have been planted to fill out the stand of timber in one area and the borrower is now engaged in thinning and improvement cutting on the older stands of timber. Through the aid of FHA and SCS supervisors, some 4 acres have been completed and it is anticipated that a total of 6 acres will have been properly thinned by the end of this season."

An acre of orchard has been planted to a combination of peaches, apples, plums, and figs. The stands

of Ladino clover and Kentucky 31 Fescue on the 1947 and the 1948 seedings are both good. The mixture of Dallas grass, White Dutch clover and annual lespedeza is weedy and will require additional fertilizer and cutting before the stand is satisfactory. The dairy cows rate better than average for the section both as to type and producing capacity. The next generation, sired by Artificial Insemination Association bulls with high producing dams should, if well cared for, make creditable production records.

The Roddey's financial progress is shown in the table on page 18 compiled from their annual income returns. Their cash farm income was almost three times as great in 1948 as in 1943. Expenditures for family living have more than trebled and for farm operation more than doubled. Their net worth has risen from \$2,290 in 1943 to \$7,176 at the end of 1948.

PLANNING PAYS ON A CORN-HOG FARM IN IOWA

Improved Management of all Farm Enterprises Enables George W. Triska to Pay for Farm in Less Than Eight Years



Triska's large barn with farm flock in the foreground. His 1949 Farm and Home Plan calls for 40 or 50 ewes.

George W. Triska of Henry County was a casualty of the depression. He and his brother were farming together in the early 1930's. They lost everything they had when the bottom fell out of the corn and hog market. George then started working by the month for wages, but in 1936, he began climbing back up the agricultural ladder. From the wage-worker class, he stepped up to the farm-renter class. This was made possible by rehabilitation loans totaling \$1,991 ob-

tained from the Farm Security Administration with which he bought a team and harness, tractor and cultivator, bull and 10 grade Shorthorn cows, binder, plow, mowing machine, 30 tons of lime and clover and alfalfa seed.

Three years later with a Farm Ownership loan of \$12,000, Mr. Triska bought the farm he had been renting. It had been in an estate. Little had been done to maintain the soil. There were a number of



The last move. In the spring of 1939 Triska's neighbors helped them move to their Farm Ownership farm which they finished paying for in February 1947.



Mrs. Triska at her deep-freeze locker. They have their own butcher shop and locker plant at home.



Mrs. Triska has always canned a large quantity—1,000 quarts some years. She uses a pressure cooker.

large ditches in the fields. Buildings had been neglected and were in need of repair. Fences were broken down.

When Mr. Triska obtained his Farm Ownership loan on March 15, 1939, he had made very little reduction in his rehabilitation debt, but by February 1947, 8 years later, he had paid his Farm Ownership loan in full and reduced his operating debt from around \$2,000 to \$600. He had increased his net worth from \$2,639 to \$33,434, and his net cash farm income from \$288 to \$6,426.

A. M. Wettach, Henry County FHA supervisor, said: "The Triskas are all good workers and have made the most of the opportunities afforded by their Rehabilitation and Farm Ownership loan." Their achievements are the result of good planning, good farming, and good management. He was 33 years of age when he bought his farm and there were three sons aged 10, 6, and 5, respectively.

Soil-Improvement Program

In 1945, Henry County set up a soils district and the Triska farm was put under a complete soil-conservation plan. Ditches have been plowed in and seeded with canary grass. The worst of them were dammed with canary-grass stolens. About 60 tons of lime have been spread each year. All cropland has been limed once. Phosphate fertilizer has been applied. Four fields now have one or two terraces and corn has been planted on the contour where the fields are sloping. Brome-grass has been mixed with alfalfa and other legumes in an effort to avoid erosion and lighten the soil.

Field-Crop Program

Poverty grass, useless as pasture, has been controlled by the use of lespedeza. Hybrid seed corn and improved varieties of alfalfa have been used. Corn yields were 60 bushels per acre in 1939 and 81 bushels in 1948.

Livestock Program

As a move toward building up the quality of the beef herd, a few pure-bred Hereford heifers have replaced the grade Shorthorns. From a small foundation a larger herd is to be developed. The hog-production program has included the selection of better gilts, feeding balanced rations with mineral supplements, farrowing on clean ground in movable houses equipped with electrical pig brooders. While hogs are on alfalfa and brome pasture, they are also fed skim milk. When pastures are dormant, they are fed corn, skim milk, and alfalfa hay.



Mrs. Triska has a refrigerator and a number of other modern conveniences in her farm kitchen. She cooks on a bottle-gas stove.



These fattening hogs are a little over 5 months old and weigh about 240 pounds. They have had about all the skim milk they have wanted and pastured on alfalfa and brome. When the pasture froze down they were fed alfalfa hay and they eat a great deal of it. Dicky Triska is slopping them.



Sowing oats. The Triskas have used improved varieties as they have become available and always sow alfalfa or clover with the oats. Brome grass mixture is a new forage they have added since they have been under a complete soil conservation program.

Poultry Program

Chicks have been raised in movable brooder houses and kept on clean ground. Approved flock management practices have been carried out with culling, blood testing, mash feeding, and good sanitation. For several years, hatching eggs have been sold at a premium to a local hatchery. The winter egg production on the Triska farm now averages around 70 percent.

Home and Farm Building Improvement Program

The house on the Triska farm was old and very large. In conformance with plans worked out with the assistance of an FHA construction engineer, it has been reroofed, sided, and the chimneys have been rebuilt. The wash house has been remodeled. The basement has been enlarged and a furnace installed. Downstairs rooms have been remodeled, bathroom plumbing and kitchen sink installed, kitchen cupboards have been built and the house and all other buildings wired under REA. A 1,600-bushel corncrib, an approved type milk house, and movable brooder house have been built. The poultry house has been remodeled and doubled in size. A water system with automatic pump has been installed.

Community Activities Program

The Triskas participate in community affairs. They are members of the church and Farm Bureau. The boys have been 4-H Club members.

TABLE V.—George W. Triska's Financial Progress, 1939-48

Finances	1939	1948
Cash on hand	\$90	\$800
Capital goods debt	1, 876	0
Operating debt	213	600
Other debt	154	0
Crop sales	435	2, 737
Livestock sales	1, 185	3, 689
Other farm income	551	85
Farm operating expenses	836	3, 061
Family operating expenses	350	2, 400
Net cash farm income	288	¹ 6, 426
Net worth	2, 639	² 33, 434

¹ Does not include 24 hogs normally sold or 3,000 bushels of corn surplus that could have been sold and considered 1948 income.

² Not in book but estimated from last FSA-528 (for 1946) and inventory.

PLANNING PAYS ON A WISCONSIN DAIRY FARM

High-Producing Holsteins are an Important Factor in Arthur Bader's Progress

Cows, hogs, and hens were the source of Arthur R. Bader's \$2,545 net farm income in 1948. They also account for his \$7,851 net worth gain between 1944 and 1948. But the cows were high-producing Holsteins and the hogs were registered Hampshires. Farm and home plans called for use of the best practices of breeding, feeding, and herd management. They also called for good marketing practices. Adherence to such practices has paid Arthur Bader handsomely.

The Bader record was made in Wisconsin where there are many high-producing dairy herds and where a dairyman who wants to do so can have his cows tested in a dairy herd improvement association. He can have the use of proven sires by becoming a member of a dairy artificial insemination association. He can follow calfhood vaccination against Bangs disease. Mr. Bader, aided by his FHA supervisor, planned to do all these things and he has consistently followed his plans. He started artificial breeding in 1942 and has followed it 100 percent since that date; 13 of his 15 cows and all of his 16 head of young stock are from proven sires used by the Breeder's Co-op. In 1948 he had a herd average of 11,628 pounds of milk and 402 pounds of butter fat. The average production per dairy cow is less than half that amount in many States. One of the Bader cows produced 578 pounds of butter fat in 1948. Many Farm Ownership borrowers now feed and milk four cows in order to get as much butter fat as Mr. Bader gets from his best cow. Certainly, many Farm Ownership borrowers would have to feed and milk 30 cows to get as much milk and butter fat as Mr. Bader gets from his 15 cows.

Polk County in northwestern Wisconsin is not regarded as one of the best agricultural counties of the State. To succeed there one needs to farm well. The Baders started their climb up the agricultural and financial ladder while they were share renting and obtaining the benefits of Rural Rehabilitation loans and supervision. F. J. Werner, FHA supervisor in Polk County, says:

"The Baders have been on the FHA program a long time, actually more than 13 years. They started in March 1936 as resettlement borrowers in St. Croix County with a loan of \$1,328 and a net worth of \$410. At that time they were renting Mr. Bader's father's farm on a share basis. The farm, a 120-acre unit had about 90 crop acres. They furnished the horses, machinery, and three cows. When they left 2 years later they had added seven heifers (one-half of the increase).

"On March 1, 1938, they moved to a farm in Polk County which they also rented on shares. It consisted of 210 acres with about 158 crop acres. When they left this place 4 years later they had built their herd up to 7 cows and 12 heifers.

"On March 1, 1942, the Baders graduated to cash rent tenants and operated a 160-acre farm in Polk County with 90 crop acres. It was on this farm that they got started raising hogs which they have been doing ever since. They bought three brood sows that spring to start this enterprise.

"In the fall of 1943 Mr. Bader joined the Dairy Herd Improvement Association. He has been a member ever since and has made an excellent record. On March 1, 1944, when they moved to their present farm



The Arthur R. Bader farmstead in wintertime.



Mr. and Mrs. Bader and 18-year-old son, Russell, pose for picture on a Wisconsin winter day.

Hampshire hogs are a minor enterprise on the Bader farm. This lot averaged 259 pounds at 6½ months.



Horses provide the power on the Bader farm.

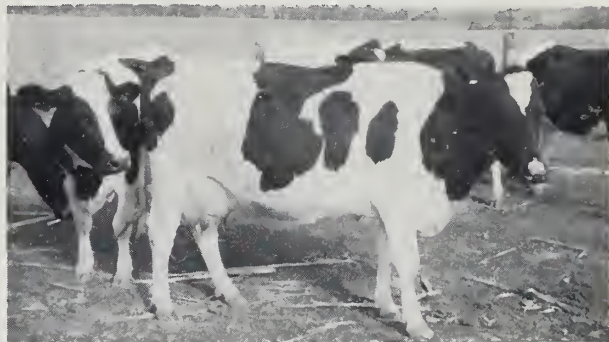




The oncoming generation of dairy cows on the Bader farm are the products of artificial insemination.



This 10-year Holstein cow produced 518 pounds of butterfat in 1945 and 437 pounds in 1948.



The cow in the foreground produced 578 pounds of butterfat in 1948. Her dam had a 4-year average of 466 pounds.

which they purchased with their Farm Ownership loan, they had a herd of 14 Holstein cows and 14 other cattle.

* * * * *

"In 1947 Mr. Bader planned for and built a grade A milk house out of his net income. He has been on grade A since October 10, 1947, and this improved practice has helped to also increase his dairy income. For example his dairy income in 1947 was \$4,347.90 while in 1948 it was \$6,002.00. The increase due to grade A for 1948 is \$575.90 over and above grade B price.

"In addition to changes made in the livestock enterprise, Mr. Bader has made the following improvements as to soil improvement since coming under the FO program.

1. He obtained a soil-conservation plan for his farm which he has been following.
2. He cleared 10 acres of land increasing his crop acreage from 47 to 57 acres on his 80-acre farm.
3. He uses commercial fertilizer on corn and

oats. He has plenty of barnyard manure. He buys considerable feed especially protein concentrates for his dairy cattle so he actually puts back more on his soil than he takes off. He doesn't sell any of his crops under his present program of operations.

4. He has freed his farm of quack grass.

5. Horses furnish all his power. He does not own a tractor.

6. Five acres of permanent pasture have been established and he plans to establish more.

"The Baders have used some of their net income to improve their home and other buildings. Since becoming FO borrowers they have painted all buildings except the barn and silo. These two buildings are in need of remodeling and eventually the Baders plan to remodel the barn and replace the stave silo but have been waiting for prices of materials and labor to come down as they can get along for several years yet.

"The machine shed and milk house were constructed out of income and a pressure water system, water heater, and bathroom fixtures were installed in the

house. Electricity was installed and considerable farmstead landscaping was done including the planting of pine trees for a windbreak on the north and west. As for food preservation the Baders are not great users of canned foods but make up for it in storage of vegetables including potatoes. Frozen foods, including meat and berries, are stored in the locker.

* * * * *

"The Bader family participates in community affairs, especially church. Mrs. Bader belongs to the Homemaker's Club and the son is active in FFA work at high school and was active in 4-H club work. They are more active in community affairs now than before acceptance as they are more settled and feel that they are a part of the community.

"Most of the Baders progress is revealed in increased inventories, better livestock, improvements to buildings and land. (They have actually had offers of up to \$10,000 for their farm.)

"They have bettered their standard of living and

are now to the point where outside of using net income for a silo and barn remodeling, much of the net income can be applied on their FO loan to get them further ahead of schedule."

TABLE VI.—*Arthur R. Bader's Financial Progress, 1944-48*

Finances	1944	1948
Cash on hand.....	0	\$250
Capital goods debt.....	\$935	1,000
Operating debt.....	200	100
Other debt.....	0	0
Crop sales.....	49	0
Livestock sales.....	1,372	1,967
Livestock products sales.....	3,240	6,893
Farm operating expenses.....	2,703	4,191
Family operating expenses.....	756	2,124
Net cash farm income.....	1,194	2,545
Net worth.....	5,773	13,624

PLANNING PAYS IN NORTHERN ALABAMA

Ownership Encourages John B. Hays to Make Improvements in His Farming System Which He Could Not Make While Renting

Married at the ages of 22 and 20, respectively, Mr. and Mrs. John B. Hays share-cropped and share-rented for 11 years in Lawrence County, Ala., making from \$300 to \$500 a year. Then, they rented a 118-acre farm in Limestone County for 7 years. On October 2, 1940, they obtained a Farm Ownership loan of \$6,691 with which to purchase and improve that farm.

The Hays paid for their farm from farm earnings in

7 years. They increased their net farm income from \$480 in 1941 to \$7,825 in 1948. Within this same period they increased their net worth from \$3,800 to \$50,000, their dairy herd from 13 to 48 head (counting young stock) and added the following items to their inventory: Tractor, truck, automobile, combine, lime spreader, milking machine, deep freeze, washing machine, refrigerator, oil heater, electric stove, hot-water heater, running water, electric pump and tank, mow-



John B. Hays and FHA Supervisor Carlyle Cook remove milk from cooler which represents an investment of \$300. Heater cost \$100, cans and other equipment \$200, milking machine \$550. The milking parlor and milk room cost \$400. This is comparatively small investment for grade A operations.

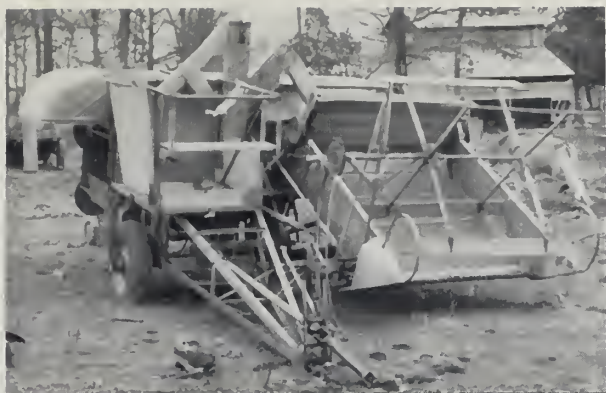


The John B. Hays' farm home in Limestone County, Alabama.

Mrs. Hays at her electric stove.



An electric refrigerator is part of Mrs. Hays' kitchen equipment.



Mr. Hays is properly equipped for operating his 118-acre farm. The combine shown here is one of the most expensive of his several machines.



The Hays' dairy herd consists of high producing grade Holsteins and Jerseys. They are the chief source of income on the Hays farm.

ing machine, hay bailer, hay rake, cultivator, two-row planter, combination radio and record player, and various other farming tools and home equipment.

Three things are significant about the record of the Hays family:

1. The difference between what they were able to do in 7 years as adequately financed owners in complete control of their farm compared with what they could not afford to do and lacked equipment, capital, and authority to do during the 7 years that they were renting the same farm. As owners they cleared the land, built fences, made terraces, constructed buildings, and developed a sound crop-rotation system and established permanent pastures.

2. They cut their cotton acreage more than half and went into grade A dairying on a substantial scale.

3. With FHA help, they developed and followed a long-time plan and annual farm and home plans which involved the fullest application of experiment station practices in their cropping and livestock management system.

"I have burned up a lot of gasoline traveling to and from the Tennessee Valley Branch Experiment Station at Belle Mina 15 miles away," said Mr. Hays. "I follow their year-round livestock grazing and feeding

program. It results in three crops in 2 years. We thrash Crimson clover seed in June. We follow the Crimson clover with grain sorghum and combine it in the fall. Sorghum is followed by oats which we harvest in June. Then, we reseed to Crimson clover.

TABLE VII.—*John B. Hays' Cropping Program, 1941-48*

Crops	1941		1948	
	Acres	Yields	Acres	Yields
Corn.....	20	22	9	¹ 65
Oats.....	5	30	8	¹ 70
Grain sorghum.....	0	0	18	¹ 60
Cotton.....	24	325	11	² 500
Crimson clover.....	}	15	² 400
Barley.....				¹ 25
Wheat.....			3	¹ 37
Vetch.....				² 200
Hay—annual.....	10	³ 1	0	0
Alfalfa.....	0	0	17	³ 25
Improved pasture.....	0	0	17	0
Sericea.....	0	0	3	³ 9

¹ Bushels.

² Pounds.

³ Tons.

"Crimson clover and White Dutch clover, small grains, and alfalfa are our winter pasture crops. In the summer we rely on White Dutch clover, blue grass, orchard grass, Dallas grass, and serecia."

There are four sons and two daughters in the Hays family. Mr. Hays is recognized as an outstanding leader in Limestone County. He is superintendent of the Sunday School in his home church. He was a unit test demonstration farmer under the Tennessee Valley Authority and the Alabama Extension Service. He is president of the Association of Farm Ownership borrowers in TVA counties. Mrs. Hays is a member of the Home Demonstration Club. The children have been active in 4-H Club and Future Farmer activities.

TABLE VIII.—*John B. Hays' Financial Progress, 1941-48*

Finances	1941	1948
Cash on hand	\$200	\$3, 500
Capital goods debt	0	0
Operating debt	0	0
Other debt	0	0
Crop sales	1, 300	3, 080
Livestock sales	350	1, 245
Grade A milk	110	6, 000
Farm operating expenses	550	2, 000
Family operating expenses	475	1, 500
Net cash farm income	480	7, 825
Net worth	3, 800	50, 000

PLANNING PAYS ON IRRIGATED FARM IN EASTERN OREGON

High Yields of Sugar Beets, Potatoes, Small Grains and Onions Result from Good Planning and Good Farming by Eric Boenig



This Malheur County scene shows arid conditions "above the ditch." "Below the ditch" alfalfa stacks evidence the abundant production which results from the application of water to the land.

Eric Boenig is a typical western irrigation farmer in a typical western irrigation community. His 80-acre farm of which 78 acres are irrigable is on the Owyhee Reclamation Project 6 miles south of the town of Nyssa near the Oregon-Idaho State line. Across the Snake River to the east lie the rich irrigated lands of the Boise Valley and southern Idaho.

Boenig's farm is 1 of 2,560 farms in Malheur County. Most of them are irrigated. Thirty-six percent of these farms are under 70 acres in size. More than a third of them are, like Boenig's, between 70 and 140 acres. Only 16.2 percent are above 210 acres in size. Cattle, sheep, dairy products, potatoes, sugar beets, onions, and vegetable seeds are important sources of income in the county.

Malheur County has been the scene of much pioneering in irrigation farming during the past 25 or 30

years. It is sometimes said that the success of the third generation of irrigation farmers is founded upon the failure of two preceding generations, but 50 to 60 percent of the original settlers are still on the Malheur County projects after 15 years, a fact which suggests that our country's reclamation and settlement policies are improving. If irrigation water were not available, the productive lands of Malheur County would revert to desert yielding little but sagebrush, rattlesnakes, and horned toads.

The Boenigs were 36 and 31 years of age, respectively, when they obtained their Farm Ownership loan back in 1940. They had two children then. Now they have three—a daughter 15, a son 10, and a daughter 7. Prior to 1940, they farmed for 9 years as tenants and like many beginners in an irrigation section, they experienced lean years. Their net worth when

they filed the application for a Farm Ownership loan was estimated to be \$2,785. Their savings were tied up in household goods and essential work stock, tools, and equipment for farming. They lacked capital or credit required to purchase a farm.

Condition of the Boenig's Farm at the Start

Donald K. Kudrna, Malheur County FHA supervisor, says, "The Boenig farm when purchased was in very poor condition. It was rough and needed leveling for proper irrigation. As a matter of fact, in 1941, one could still see depressions left by wagons following the old Oregon Trail. Crop yields were low. For example, the potato yield per acre was 120 100-pound sacks, the beet yield 7.5 tons to the acre, small grain yields 15 bushels to the acre. The buildings on the farm had a value of only about \$500. The dwelling was a frame house of very poor construction and of inadequate size. A new house, machine shed, and barn were constructed with Farm Ownership funds. The house was built for \$2,536. Other buildings cost \$1,289. The total Farm Ownership loan was \$9,621."

Farming Practices Called for in Boenig's Farm and Home Plans

The distinctive thing about the Boenig record is the large yields resulting from good farm practices. Mr. Boenig planned and follows a program of keeping organic matter content of his soils high by turning under green manure crops. On the average 25 acres of Hubam sweetclover or White sweetclover are plowed under each year. At the time the sweetclover is turned under it is between 4 and 6 feet in height. Commercial fertilizer is also used on the different crops. Part of this is applied before planting. The balance is added as side dressing during the growing season.

Sugar beets, irish potatoes, and onion seed are Boenig's main sources of cash income. He uses a 4-year rotation system, potatoes or onions, 2 years of beets, grain with sweetclover. The perennial sweetclover is usually planted in the grain in May. At the time of combining the grain, the sweetclover is about 8 to 12 inches tall. The clover continues to grow and is plowed under the following spring, usually in June. At the time of plowing under 250 to 300 pounds of ammonium sulphate per acre is put on the land. This hastens the decomposition of the clover. Late potatoes and sometimes lettuce are then planted.

Boenig grows his own seed potatoes. Each year he secures certified seed, produces enough for himself and usually sells some to neighbors. The seed potatoes

are stored during the winter in a large potato cellar. White Rose and Idaho netted gem are the main varieties. During the growing season, potatoes are usually dusted once with 100 pounds of 10 percent DDT. They are heavily fertilized. Approximately 60 pounds of nitrogen, 100 pounds of phosphoric acid and 30 pounds of potash are used per acre. Potatoes are harvested by a tractor-drawn potato digger. Late potatoes are often stored during the winter and graded and sold the following spring.

Beets follow potatoes or onions in the rotation. Not more than two beet crops are grown successively on any land. The sugar company furnishes beet seed to all growers. It is the No. 22 variety which is blight and white fly resistant. It is treated for root rot. Thinning and weeding of beets is a hand process and is done by contract labor. Eric uses 100 pounds of nitrogen, 125 pounds of phosphoric acid and 30 pounds of potash per acre. Beets are harvested mechanically. That is, they are lifted, topped, and loaded onto a truck by mechanical equipment and hauled to the factory at Nyssa, 6 miles away.

Onions grown are the yellow sweet spanish variety. Onions or potatoes follow the grain and cover crop in the rotation. Fertilizing practices are similar to those used for beets. Onions are usually sprayed with DDT three times during the growing season for thrips. Harvesting of onions is mostly by hand. Onions are lifted mechanically but are topped and placed in sacks or boxes by hand. Grading and sorting are done during September and the winter months.

All these cropping methods were first decided upon during on-the-farm discussions between Boenig and the county supervisor, and later entered in his farm and home plans. Occasional visits to the Boenig farm by the supervisor provided an opportunity for noting progress and helping with any problems arising during the growing season.

As another result of the planning, the irrigation system on the Boenig farm land has been leveled and length of irrigation runs increased. A concrete pipe line is being installed to replace the main head ditch. This pipe line is laid underground and has risers at frequent intervals for turnouts. This pipe line will enable him to farm an additional three-fourths acre of good land as well as eliminate the weedy bank and reduce erosion. Likewise, it will improve the appearance of the farm. Eric has recently made small metal troughs with small movable gates for controlling the amount of irrigation water that is permitted to flow down each individual corrugate or between each row.



Boenig's residence, with Eric, Jr., and Anita in the foreground. Grass, trees, and shrubs are watered from the irrigating ditch which borders the yard.



"Standing Room Only." In 1948, Boenig's potatoes yielded 297 100-pound sacks of U. S. No. 1 Grade and 36 sacks of U. S. No. 2 Grade.

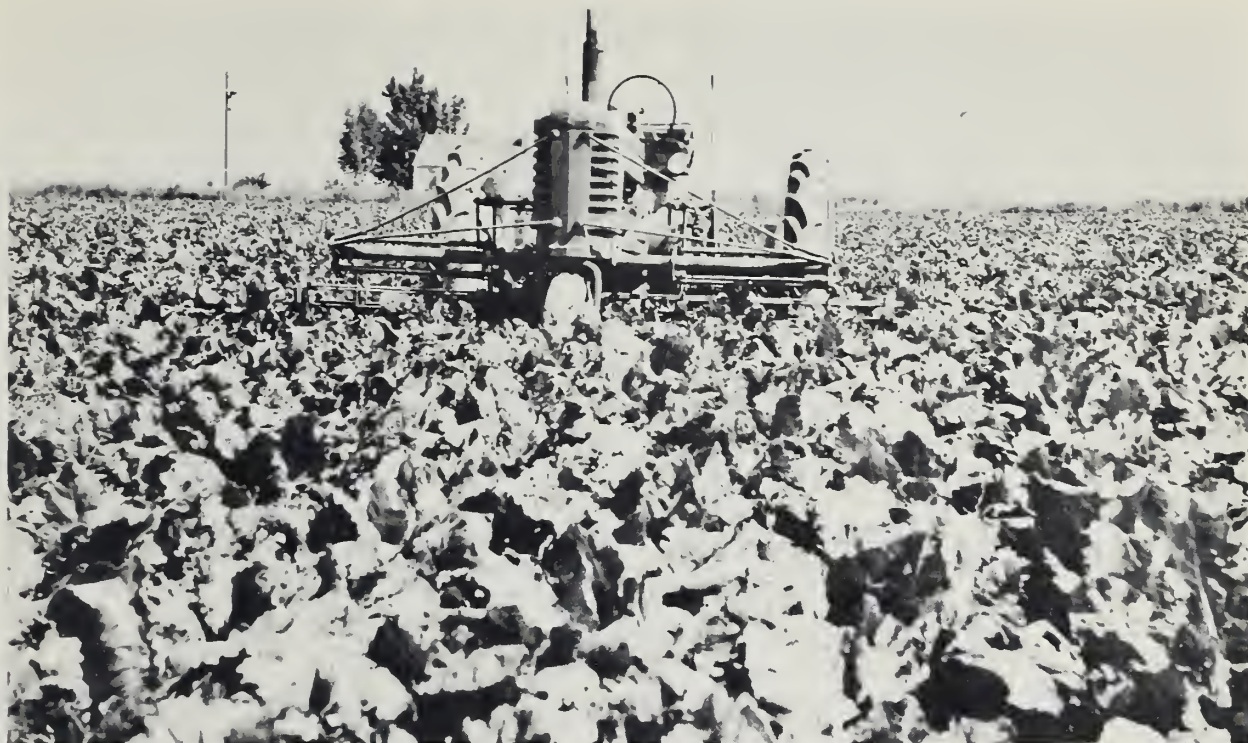


Eric Boenig family in living room of their Malheur County farm home. Better farming has led to better living for the Boenigs.

Eric Boenig keeps the organic content of his soils high by turning under sweetclover. This field will be plowed under when the clover attains a height of 4 to 6 feet.

Small metal troughs with movable gates control the amount of irrigation water that is permitted to flow down each row of Boenig's 1949 sugar beet field. The beets are too young to show up in this picture.





Eric Boenig's sugar beets averaged 32.8 tons per acre on 19½ acres in 1948. The county average was 17 tons.



This truck carrying beets that have been mechanically lifted, topped, and loaded is ready for trip to factory, 6 miles from Boenig farm.

This permits even irrigation and reduces run-off of water as the irrigation water reaches the end of the field in all corrugates at the same time. He adjusts the frequency of irrigation to the moisture content of the soil.

Results of Boenig's Good Farming Methods

The result of Eric Boenig's good planning and good farming practices is reflected in increased crop yields and increased income. His crop yields have more than doubled since he moved to the farm and they have been consistently above the averages for the county. In 1948, his potato crop yielded 297 100-pound sacks to the acre of U. S. No. 1 grade and 36 sacks of U. S. No. 2. His beets yielded 32.8 tons per acre on 19½ acres in 1948. The average yield of sugar beets in Malheur County that year was approximately 17 tons to the acre. His onions have yielded 1,160 50-pound sacks of fancy onions 3 inches in diameter and over, and 170 sacks of 2- to 3-inch onions per acre.

The accompanying table shows Boenig's financial progress from 1943 through 1948. In 1940 his farm

income lacked \$1,171 equalling his expenditures for farm operation and family living. In 1948, his net cash farm income exceeded his family living and farm operating expenses by \$5,044. His large family living expenses of \$3,221 in 1948 are accounted for in part by a \$500 contribution to the new Nyssa Community Hospital. He contributed approximately \$1,200 worth of food for European relief.

TABLE IX.—*Eric Boenig's Financial Progress, 1940-48*

Finances	1940	1948
Cash on hand	\$15	\$350
Capital goods debt	1, 069	975
Other debt	389	0
Crop sales	1, 099	17, 302
Livestock sales	754	283
Other farm income	757	175
Cash farm operating expenses	3, 287	9, 495
Cash family operating expenses	494	3, 221
Net cash farm income	1, 171	5, 044
Net worth	4, 375	37, 216

"* * * There has been a strong temptation to let a man grow cotton in the cotton area and to take the price paid in the last few years and apply it on his debt. I do not know whether that has been too bad. If it is carried on too long, I know it could be bad and I doubt whether it would be good in other regions to let money crops deplete the soil. Now is the time to take stock and see if we should not get back a little bit more to diversification and to proper farming as taught by the Department of Agriculture. * * *"—Jamie L. Whitten, Chairman, Agriculture Subcommittee of the House Committee on Appropriations.

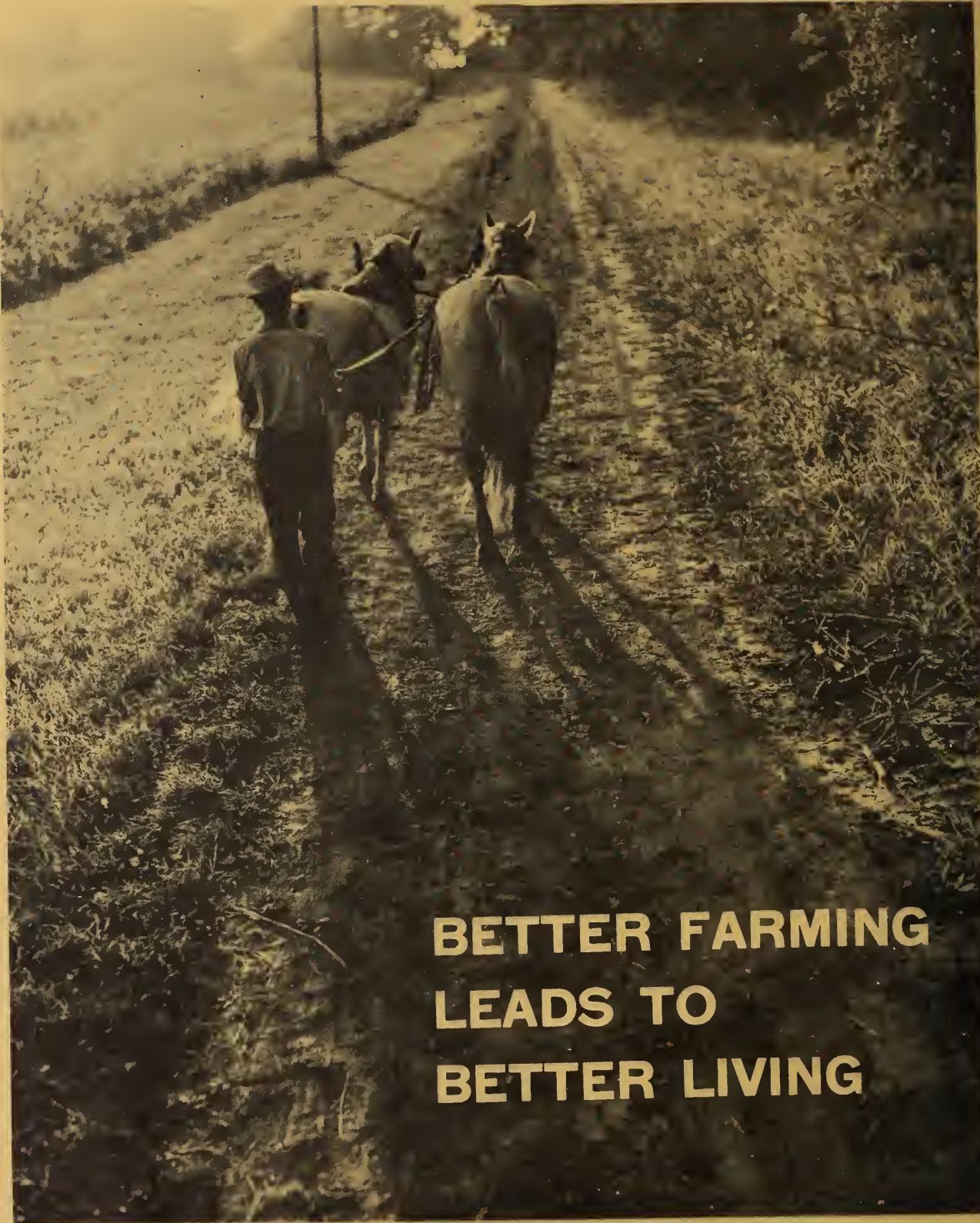
'There Need Be No Delay . . .'

"* * * the Farmers Home Administration must concentrate on making loans which will result in the kind of farms and the kind of farming that ought to be perpetuated in this country. If we understand this and borrowers understand it before they become borrowers, our efforts ought to and, no doubt, will merit the approval of Congress and the public in general.

"Our policies and official instructions authorize the sort of loan program I am describing. There need be no delay in conforming with the spirit and intent of this letter. Fortunately, many are doing so already. I am pleased to commend them for their splendid achievements as they have demonstrated what can be done.

"Farming methods must be adapted to conditions in each locality. It is your responsibility to draw upon Experiment Stations, Extension Services, the Soil Conservation Service, Production and Marketing Administration, and other reliable sources and see that our borrowers are guided as to proper systems and methods of farming. I have confidence that you will meet your responsibilities."¹

¹Quoted from letter from Dillard B. Lasseter, Administrator, Farmers Home Administration to All State Directors, Field Representatives and County Supervisors, dated April 14, 1949.

A black and white photograph showing a farmer from behind, wearing a hat and light-colored shirt, guiding two oxen as they plow a field. The oxen are harnessed together and are pulling a simple wooden plow. The field is a mix of tilled earth and grass. In the background, there are trees and a utility pole. The scene is captured from a high angle, looking down the length of the plowed furrow.

**BETTER FARMING
LEADS TO
BETTER LIVING**